FORECLOSURE

gan Chase Bank NA as Trustee for Structured Asset

Mortgage Investments II Inc. Bear Stearns ALT-A Trust

FORECLOSURE

thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC. 6200 S. Quebec St.. 300, Greenwood Vil-CO 80111, 800-306-

Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and

belief of the undersigned, the party in possession of the property is Andra Lynn Petro and Richard V Petro or property is more commonly known as 2242 Windland Dr. Lawrenceville, Georgia 30044. Should a conflict arise between the property address and the legal description the legal description the legal description. tion will control

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the Specialized Loan Servicing LLC holder of the security de-

as Attorney in Fact for Andra Lynn Petro and Richard V Petro

McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A

EXHIBIT A
All that tract or parcel of
land lying and being in Land
Lot 44 of the 5th District,
Gwinnett County, Georgia,
being Lot 7, Block B, Unit
One of Singley Springs Subdivision, as per plat thereof
recorded in Plat Book 45,
page 130, Gwinnett County,
Georgia Records. which Records, recorded plat is incorporated reference made a part of this descrip

tion. MR/meh 7/5/22 Our file no. 22-07876GA – 950-72487 6/8 15 22 29

NOTICE OF SALE UNDER GEORGIA. GWINNETT

COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Kenneth A Hoffmann and Jennifer M Hoffmann to Mortgage Electronic Registration Systems, Inc., as grantee, solely as nominee for Home Point Financial Corporation . its successors and assigns dated February 3, 2017, recorded in Deed Book 54924, Page 176, Gwinnett County, Georgia Records, as last transferred to Freedom Mortgage Corporation by assignment recorded in Deed Book 59503, Page 429, Gwinnett County, Georgia Records, conveying the af records, conveying the air ter-described property to se-cure a Note in the original principal amount of TWO HUNDRED FORTY-EIGHT THOUSAND FOUR HUN-DRED SEVENTEEN AND 0/100 DOLLARS (\$248.417.00) with interest

0/100 DDLLARS (\$248,417.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following de-

scribed property:
SEE EXHIBIT A ATTACHED
HERETO AND MADE A PART

The debt secured by said Security Deed has been and is hereby declared due because of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABSING. ASSET-BACKED CERattorney's fees (notice pursuant to 0.C.G.A. § 13-1-11 having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encure-brances, zoning ordinances, zoning ordinances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Security Deed first set out above. aid property will be sold on an "as-is" basis without any EXHIBIT A
All that certain tract or parcel of land lying and being in
Land Lot 27 of the 6th District, Gwinnett County, Georgia being Lot 38, Block G,
The Moorings Subdivision,
Unit Four, according to the
plat recorded in Plat Book
48, Page 24, Gwinnett County, Georgia Records, which
plat is incorporated herein
by reference. representation, warranty of

recourse against the above named or the undersigned named of the undersigned. Freedom Mortgage Corporation is the holder of the Security Deed to the proper-ty in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Freedom Mortgage Corpora-tion, 10500 Kinkaid Dr. Ste

300, Fishers, IN 46037, 855-690-5900.

Note, however, that such entity is not required by law to negotiate, amend or modi-

fy the terms of the loan. To the best knowledge and belief of the undersigned, the party in possession of the property is Kenneth A Hoffmann and Jennifer M Hoffmann or a tenant or tenants and said property is more commonly known as more commonly known as 5714 Pine Oak Drive, Nor-cross, Georgia 30092. Should a conflict arise be-

tween the property address and the legal description the legal description will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed

Freedom Mortgage Corpoas Attorney in Fact for Kenneth A Hoffmann and Jennifer M Hoffmann McCalla Raymer Leibert

Pierce, LLC

1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 284, 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 7, GREENWOOD TOWNHOME COMMUNITY AS PER PLAT RECORDED IN PLAT BOOK 102, PAGES 120-121, GWINNETT COUN-

TY RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DESCRIPTION. Our file no. 22-07883GA -950-72482 6/8 15 22 29 2022

FORECLOSURE

NOTICE OF SALE UNDER GWINNETT GEORGIA. COUNTY

fully designated as an alter-

having been given)

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but

not yet due and payable), the

right of redemption of any

taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encum-

brances, zoning ordinances

restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Securi-

ty Deed first set out above. Said property will be sold on

an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

THE BANK OF NEW YORK

MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS INC., ASSET-BACKED CER-TIFICATES, SERIES 2005-16 is the holder of the Security Deed to the property in ac-

Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full au-

and modify all terms of the mortgage with the debtor is: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and

belief of the undersigned

the party in possession of the property is Darlane B. Sanders and Tyrone F. Sanders or a tenant or ten-

ants and said property is

more commonly known as

Snellville, Georgia 30039. Should a conflict arise be-

tween the property address and the legal description the

legal description will control.
The sale will be conducted

INC., ASSET-BACKED CER-TIFICATES, SERIES 2005-16 as Attorney in Fact for

Darlane B. Sanders and Tv-

rierce, LLC 1544 Old Alabama Road Roswell, GA 30076

www.foreclosurehotline.net EXHIBIT A

Subject to the Declaration

of Protective Covenants for The Moorings Unit IV Subdi-

vision, by document recorded in August 22, 2002 in Book 28491, Page 15 in the Clerk's Office of the Superior

Georgia. The above description is

the same as found in prior deed of record as a bound-

ary line survey was not done at the time of this con-

veyance. Being the same property

Being the same property conveyed to Darlane B. Sanders and Tyrone F. Sanders, joint tenants with rights of survivorship form Steven W. Greenberg and Leslie J. Greenberg by warranty deed dated September 30, 2004 and recorded Octo-

ber 11 2004 in Book 40159

Page 149 in the Clerk of Superior Court's Office for Gwinnett County, Georgia.

This conveyance is subject

to all restrictions, ease-ments, setback lines, and

other conditions shown of record in the Clerk of Supe-rior Court's Office for Gwin-

Our file no. 51624807 -

FT18 950-70417 5/11 18 25 6/1

NOTICE OF SALE UNDER

Under and by virtue of the Power of Sale contained in a Security Deed given by Rosalba Ceciliano a/k/a Rosa Alba Ceciliano to HomeBanc Matters Consertion detail.

Mortgage Corporation, dated

September 23, 2004, record

ed in Deed Book 40185, Page 2, Gwinnett County, Georgia Records, as last transferred to The Bank of

New York Mellon, fka The

Bank of New York as Suc-cessor in interest to JP Mor-

GWINNETT

nett County, Georgia. MR/meh 7/5/22

8 15 22 29 2022

POWER GEORGIA,

COUNTY

to all

Raymer Leibert

rone F. Sanders

McCalla

by reference

Drive

4635 Riversound

thority to negotiate amend

Under and by virtue of the Power of Sale contained in a Security Deed given by Dar-lane B. Sanders and Tyrone 2005-2, Mortgage Pass-Through Certificates, Series 2005-2 by assignment recorded in Deed Book 2005-2 by recorded in Deed Book 51302, Page 898, Gwinnett County, Georgia Records, Tobusying the after-described by Secure a F. Sanders to Mortgage Electronic Registration Systems, country, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-TWO THOUSAND FOUR HUNDRED AND 0/100 Inc., as grantee, as nominee for Home Capital Inc., its successors and assigns, dat-ed November 1, 2005, successors and assigns, dated Movember 1, 2005, recorded in Deed Book 45217, Page 120, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK, MOT IN ITS INDIVIDUAL CA-PACITY BUT SOLELY AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLD-ERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16 by assignment recorded in DOLLARS (\$182,400.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of fore the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said ASSET-BASE. CATES, SERIES 2005-10 S, assignment recorded in Deed Book 50787, Page 611, Comparett County, Georgia County, Geor conveying the

ter-described property to se-cure a Note in the original principal amount of THREE The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the HUNDRED NINETY-THREE THOUSAND AND 0/100 DOLLARS (\$393,000.00), THOUSAND AND 0/100 DOLLARS (\$393,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawmanner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, native within the legal hours as provided in the Security

as provided in the Security Deed and by law, including attorney's fees (notice pur-suant to O.C.G.A. § 13-1-11 having been given). Said property will be sold subject to any outstanding of sale on the first Tuesday in July, 2022, the following described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by ure to pay the indebtedness which might be disclosed by an accurate survey and in-spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and as and when due and in the as and when due and in the Mote and Security Deed. The debt remaining in default, this sale will be made for the any matters of record in-cluding, but not limited to, those superior to the Securi-ty Deed first set out above. Said property will be sold on an "as-is" basis without any purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11

representation, warranty of representation, warranty or recourse against the above-named or the undersigned. The Bank of New York Mel-lon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series Through Certificates, Series 2005-2 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is:
Specialized Loan Servicing
LLC, 6200 S. Quebec St.,
Suite 300, Greenwood Village, CO 80111, 800-3066059.

Note, however, that such entity is now required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned. the party in possession of the property is Rosalba Ce-ciliano a/k/a Rosa Alba Cecil-iano and Americas Invest-ment Services, LLC or a tenant or tenants and said property is more commonly known as 177 Daisy Meadow Trail, Lawrenceville, Georgia 30044. Should a conflict arise hetween the

Georgia 30044. Should a conflict arise between the property address and the legal description the legal description the legal description. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupter of the confirmation that the sale is not prohibited. cy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Struc-tured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-

Through Certificates, Series 2005-2 as Attorney in Fact for Rosalba Ceciliano a/k/a Rosa Alba Ceciliano

Moca Alba Ceciliano
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A All that tract or parcel of All that tract or parcel of land lying and being in Land Lot 78 of the 5th District, Gwinnett County, Georgia, being Lot 42, Block A, Towne Park Subdivision f/k/a Brooke Valley f/k/a Huston Road Tract, Phase III & IV, as per plat recorded in Plat Book 71, Page 265, Gwinnett County Records, which plat is incorporated herein by reference. herein by reference.

MR/ca 7/5/22 Our file no. 5405415 – FT1 950-71592 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT

COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Corinne M Bradley and Jeffrey W Bradley to Mortgage Electronic Registration Systems 1992 tems, Inc., as grantee, as nominee for Nationwide Adnominee for Nationwide Advantage Mortgage Company, its successors and assigns, dated April 24, 2007, recorded in Deed Book 47871, Page 63, Gwinnett County, Georgia Records, as last transferred to Carrington Mortgage Services, LLC by assignment recorded in Deed Book 56589, Page 578, Deed Book 56589, rage of a Gwinnett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original principal amount of TWO HUNDRED ELEVEN THOU-SAND FIVE HUNDRED AND DOLLARS

0/100 DOLLARS (\$211,500.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following de-

SEE EXHIBIT A ATTACHED
HERETO AND MADE A
PART HEREOF

having been given).
Said property will be sold subject to any outstanding

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failarise between the property as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the number of paying the same purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11

ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumassessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty orecourse against the abovenamed or the undersigned. CARRINGTON MORTGAGE SERVICES, LLC is the holder

of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority that has full thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC, 1600 South Dou-glass Road, Suite 200-A, Anaheim, CA 92806, 800-561-4567.

SERVICES LLC is the holder

FORECLOSURE

Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and belief of the undersigned. the party in possession of the property is Corinne M Bradley and Jeffrey W Bradley or a tenant or ten-ants and said property is more commonly known as 2495 Harbin Springs Cv, Dacula, Georgia 30019. Should a conflict arise be-

tween the property address and the legal description the and the legal description the legal description will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. CARRINGTON MORTGAGE SERVICES, LLC

as Attorney in Fact for
Corinne M Bradley and Jeffrey W Bradley
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net

EXHIBIT A EXHIBIT A
All that tract or parcel of
land lying and being in Land
Lot 297 of the 5th District,
Gwinnett County, Georgia,
being Lot 12, Block A,
Harbin Springs, as per plat
recorded in Plat Book 71,
Page 29, Gwinnett County
records which plat is incorrecords, which plat is incorporated herein by reference

porated herein by reference and made a part hereof ac-cording to the present sys-tem of numbering houses in Gwinnett County, Georgia. Address: 2495 Harbin Springs Cv.; Dacula, GA 30019-1977. Tax Map or Parcel ID No.: R5297-027 MB/meh 7/5/22

MR/meh 7/5/22 Our file no. 5467011 – FT17

950-72389 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER GEORGIA. GWINNETT COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Jihae Choi to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Fidelity Bank d/b/a Fidelity Bank Mortgage, its successors and assigns, dated August 4, 2017, recorded in Deed Book 55321, Page 0002, Gwinnett County, Georgia Records, as last transferred to Ameris Bank v assignment recorded in

transferred to Ameris Bank by assignment recorded in Deed Book 57083, Page 221, Gwinnett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original principal amount of TWO HUNDRED NINETY-SIX HUNDRED NINE IT-OIA THOUSAND ONE HUNDRED AND 0/100 DOLLARS D 0/100 E 96,100.00), with thereon as sét forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following de-scribed property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART LEDECE

HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the sale will be made flot in purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to 0.C.G.A. § 13-1-11

suant to U.C.G.A. § 13-1-11 having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxis a with the right of redemption of any taxis a with the right of redemption of any taxis a with the right of redemption of any taxis a with the right of redemption of any taxis a with the right of redemption of any taxis a with the right of redemption of any taxis a with the right of the rig taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumassessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an 'as-is' basis without any representation, warranty or recourse against the above-named or the undersigned. Ameris Bank is the holder Ameris Bank is the holder

of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is:
Ameris Bank, 1 Corporate
Drive, Suite 360, Lake
Zurich, IL 60047,

Drive, Suite Zurich, 8006694268. Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and belief of the undersigned, the party in possession of the property is Jihae Choi or a tenant or tenants and said property is more commonly known as 3575 Flycatcher Way, Duluth, Georgia 30097. Should a conflict

address and the legal de-scription the legal descrip-tion will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Ameris Bank

as Attorney in Fact for
Jihae Choi
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net

FORECLOSURE

EXHIBIT A
3575 FLYCATCHER WAY,
DULUTH, GA 30097
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 200,
TH DISTRICT, GWINNETT
COUNTY, GEORGIA, BEING
LOT 179, THE LAKES AT
SUGARLOAF, PHASE II,
UNIT 2. AS PER PLAT
RECORDED IN PLAT BOOK
127, PAGES 45 THROUGH
52, GWINNETT COUNTY,
GEORGIA RECORDS, SAID
PLAT BEING INCORPORATED HEREIN AND MADE A
PART HEREOF BY REFERENCE; TOGETHER WITH
AND SUBJECT TO ALL
RIGHT TITLE AND INTEREST IN AND TO THOSE CERTAIN COVENANTS, CONDITIONS, EASEMENTS AND
RESTRICTIONS CONTAINED
IN DECLARATION OF
COVENANTS, RESTRICTIONS AND EASEMENTS
FOR THE LAKES AT SUGARLOAF, RECORDED IN DEED
BOOK 47748 PAGE 1

FOR THE LAKES AT SUGAR-LOAF, RECORDED IN DEED BOOK 47748, PAGE 1, GWINNETT COUNTY, GEOR-GIA RECORDS, AS MAY BE AMENDED FROM TIME TO

MR/ca 7/5/22 Our file no. 5719119 – FT18 950-72485 6/8 15 22 29

2022

NOTICE OF SALE UNDER POWER GEORGIA. GWINNETT

GEORGIA, GWINNETT COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Timothy Powell and Mahjula Bah-Kamara to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Millend, Inc., its successors and assigns, datsuccessors and assigns, dated September 2, 2016, recorded in Deed Book 54583, Page 852, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 56286, Page 573, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SIX THOUSAND FIVE successors and assigns, dat-HUNDRED NINETY-THREE AND 0/100 DOLLARS (\$156,593.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:
SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREFOE

HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having hear given).

having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and in-spection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those countries to the Security those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or ecourse inst the above named or the undersigned.
Wells Fargo Bank, N.A. is
the holder of the Security

Deed to the property in ac-cordance with OCGA § 44-14-162.2.

The entity that has full authe entity tina last full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

Note, however, that such patible is not required by law

950-70901

GEORGIA, GWINNETT COUNTY

been given to secure a Note

to the highest bidder for cash at the Gwinnett County

not limited to the following

BOOK 44, PAGE 290, GWIN-NETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCOR-PORATED HEREIN BY THIS REFERENCE AND MADE A

PART OF THIS DESCRIP-TION. SUBJECT TO ANY EASEMENTS OR RESTRIC-TIONS OF RECORD. Said le-

gal description being con-

this sale will be made for the

purpose of paying the same, all expenses of the sale, in-cluding attorneys' fees (no-tice to collect same having

been given) and all other payments provided for un-

der the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation,

warranty or recourse against

the above-named or the un-

dersigned. The sale will also

be subject to the following items which may affect the title: any outstanding ad val-

orem taxes (including taxes which are a lien, whether or

not now due and payable); the right of redemption of

entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and belief of the undersigned the party in possession of the property is Timothy Powell and Mahjula Bah-Kamara or a tenant or tenants and said property is more commonly known as 5512 Four Winds Drive SW, Lilburn, Georgia 30047. Should a conflict arise be-tween the property address and the legal description the

legal description will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the status of the loan with the helder of the security dead Wells Fargo Bank, N.A. as Attorney in Fact for Timothy Powell and Mahju-

la Bah-Kamara

McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net *Auction services provided by Auction.com (www.auc-

land lying and being in Land Lot 115 of the 6th District, Gwinnett County, Georgia, being Lot 19, Block B, The Four Winds Subdivision, Unit Three, as per Plat recorded at Plat Book W, Page 41, Gwinnett County, Georgia Records, which Plat is incorporated barries and is incorporated herein and made a part hereof by refer-ence; and being known as 5512 Four Winds Drive, according to the present sys-

tem of numbering property in Gwinnett County, Georgia. MR/meh 7/5/22 Our file no. 5891720 – FT5 950-70807 5/25 6/1 8 15 22 29 2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER Under and by virtue of the power of sale contained with that certain Security Deed dated June 24, 2005, from Brant B. Barber and Ki-motha R. Barber n/k/a Ki-motha Sibun to First Franklin, a Division of Nat. City Bank of In , recorded on August 12, 2005 in Dead Book 43973 at Page 0239 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to **Deutsche Bank National Trust Compa** ny, As Trustee For FFMLT Trust 2005-FF8, Mortgage Pass-Through Certificates, Series 2005-FF8 by Assign-ment and said Security Deed

having been given to secure

FORECLOSURE

FORECLOSURE

and any other

a note dated June 24, 2005, in the amount of \$274,320.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on July 5, 2022 the following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 314 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 4, BLOCK F, SPALDING CORNERS SUBDIVISION, UNIT III, AS PER PLAT RECORDED IN PLAT BOOK 9, PAGE 153, GWINNETT COUNTY, GEORGIA, BEING CORNERS, SWINNETT COUNTY, GEORGIA, BEING LOT 4, BLOCK F, SPALDING CORNERS, SWINNETT COUNTY, GEORGIA, BEING CORNERS, SWINNETT COUNTY, GEORGIA, BEING CORNERS, SWINCHT COUNTY, GEORGIA, BEING CORNERS, SWINCHT COUNTY, GEORGIA, BEING CORNERS, SWINCHT COUNTY, GEORGIA, BEING CORNERS, SWINCH RECORDED, PLAT IS NICORany taxing authority; matters which would be disclosed by note dated June 24, 2005 an accurate survey or by an inspection of the property: all zoning ordinances; as-sessments; liens; encum-brances; restrictions; brances; covenants, matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is VERONICA BLAKEY, ANA D. HERCULES, ANA R. HERNANDEZ, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the star matters of record superior to mation and audit of the sta-NETI COUNTY, GEORGIA
RECORDS, WHICH
RECORDED PLAT IS INCORPORATED HEREIN BY THIS
REFERENCE AND MADE A
PART OF THIS DESCRIPTION. SAID PROPERTY BETION. SAID PROPERTY BETION THE PRESENT SYSTEMS OF NUMBERING
HOUSES IN GWINNETT
COUNTY, GEORGIA. The
debt secured by the Security
Deed and evidenced by the
Note and has been, and is
hereby, declared due and
payable because of, among
other possible events of detus of the loan with the hold-er of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (al all terms of the loan (al-though not required by law to do so) is: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mort-agag Servicing, Loss Mitiga-tion Dept., 75 Beattie Place Ste. 300, Greenville, SC 29601, Telephone Number: 800-365-7107. Nothing in 0.C.G.A. Section 44-14-122. shall be construed to require a secured creditor to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. 1900 CAPITAL TRUST II, BY U.S. BANK TRUST NATIONAL ASSOCI-ATION, NOT IN ITS INDIVID-INDIVIDUAL CAPOCITY BUTS ON ELV other possible events of de-fault, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to AUDITION OF THE PROPRIES OF TH LIAL CAPACITY BUT SOLELY collect attorneys' fees has collect attorneys lees like been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is/are Brant B. Barber and Kimotha R. Barber and Ki Barber and Kimotha R. Barber n/k/a Kimotha R. Barber n/k/a Kimotha Sibun The property, being commonly known as 3993 Glen Meadow Dr, Norcross, Garant B. Barber and Kimotha R. Barber and Kimotha R. Barber and Kimotha Sibun , subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assess-Dates 06/15/2022, 06/29/2022 950-72822 6/8,15,22,29,2022 NOTICE OF SALE UNDER POWER GEORGIA. tion thereof, and all assess ments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above de-

GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from NABIL G BOUZEIDAN to MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS INC AS NOMINEE FOR AMTRUST MORTGAGE CORPORATION, dated September 12, 2005, recorded October 12, 2005 dated September 12, 2005, recorded October 12, 2005, in Deed Book 44838, Page 0128 , Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Three Hundred Fifty-Eight Thousand Six Hundred and 00/100 dollars (\$358,600.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWMBS, INC. ALTERNATIVE LOAN TRUST 2006-0A1. MORTGAGE scribed mortgage is as follows: Specialized Loan Servicing, LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129, 720-241-7251 The foregoing netwithstanding netwithstanding networks. 7251 . The noting in notwithstanding, nothing in O.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the locusitist the held. mation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Deutsche Bank National Trust Company, As Trustee For FFMLT Trust 2005- FF8, Mortgage Pass-Through Certificates, Series 2005-FF8 as Attorney in Fact for Brant B. Barber and Kimotha R. Barber n/k/a Kimotha Sibun 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 22-203558 A-4747886

2006-0A1, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-0A1,
there will be sold at public
outcry to the highest bidder
for cash at the Gwinnett
Countly Courthouse, within County Cournouse, within the legal hours of sale on the first Tuesday in July, 2022, all property described in said Security Deed including but not limited to the following described property: ALL not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 352 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING TRACTS 1 AND 2, AS DELINEATED ON THAT PLAT OF SURVEY FOR MARK AND JENNY HOLLAND BY TILOMES WOOD AND AS THOMAS WOOD AND ASSOC., AND CERTIFIED BY THOMAS WOOD, GA RLS, 4747886 05/18/2l 05/25/2022, 06/01/2l 06/08/2022, 06/15/2l 06/22/2022, 06/29/2022 05/18/2022, 06/01/2022, 06/15/2022, 5/18,25,6/1,8,15,22,29,2022 NOTICE OF SALE UNDER POWER

THOMAS WOOD, GA RLS, DATED NOVEMBER 5, 1998, REVISED JULY 21, 1999, AS PER PLAT RECORDED IN PLAT BOOK 84, PAGE 252, GWINNETT COUNTY RECORDS, SAID PL AT BETTER THE PLANT OF TH RECORDS. SAID PL AT BE-ING INCORPORATED HERE-ING INCORPORATED HERE-TO. Said legal description being controlling, however the property is more com-monly known as 6090 WOODLAKE DR, BUFORD GA 30518. The indebtedness secured by said Security Deed has been and is hereby declared due because of de-

GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from VERONICA
BLAKEY to JPMORGAN
CHASE BANK N.A., dated
March 24, 2008, recorded
April 1, 2008, in Deed Book
48745, Page 0784, Gwinnett
County, Georgia Records,
said Security Deed having
been given to secure a Note declared due because of de feut under the terms of said Security Deed. The indebt-edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, inbeen given to secure a Note of even date in the original principal amount of One Hundred Seventy-Seven Thousand and 00/100 dollars (\$177,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to 1900 Capital Trust II, By U.S. Bank Trust National Association, Not In Its Individual Canactiv But Solely cluding attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the untributed in the same of the untributed in the same of the same of the untributed in the same of the vidual Capacity But Solely
As Certificate Trustee, there
will be sold at public outcry dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem taxes (including taxes which are a lien, whether or Courthouse, within the legal hours of sale on the first Tuesday in July, 2022, all property described in said Security Deed including but not now due and payable); the right of redemption of not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 111 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 5, BLOCK B, HUNT CLIFF SUBDIVISION, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 43, PAGE 102 AND REVISED PLAT RECORDED IN PLAT BOOK 44, PAGE 290, GWIN-BOOK 44, PAGE 290, G

any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; as-sessments; liens; encum-brances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned. the owner and party in possession of the property is NABIL G BOUZEIDAN, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is set problibited under the U.S. not prohibited under the U.S.
Bankruptcy Code and (2) to
final confirmation and audit
of the status of the loan with
the holder of the Security
Deed. The entity having full
authority to negotiate. Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is. NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing, Loss Mitigation Dept., 75 Beattie Place Ste. 300, Greenville, SC 29601, Telephone Number: 800-365-7107. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a segal description being controlling, however the property is more commonly known
as 2021 HUNTCLIFF DR,
LAWRENCEVILLE, GA
30043. The indebtedness secured by said Security Deed
has been and is hereby declared due because of default under the terms of said
Security Deed. The indebtedness remaining in default,
this sale will be made for the Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEFOR THE CERTIFICATE-HOLDERS OF CWMBS, INC., ALTERNATIVE LOAN TRUST 2006-0A1. MORTGAGE AL IERNA IIVE LOAN IRUST 2006-0A1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-0A1 as Attorney in Fact for NABIL G BOUZEIDAN THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-

FORECLOSURE

FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SHP-19-05601-8 Ad Run Dates 06/08/2022 06/08/2022 Dates 06/15/2022, 06/22/2022.

06/29/2022 950-72818

6/8,15,22,29,2022 NOTICE OF SALE UNDER POWER

By virtue of the power of sale contained in the Deed to Secure Debt ("Security Deed") from Teresa Brown Deed" from Teresa Brown and Robert Brown (here-inafter the "Grantors") to Homecomings Financial Network, Inc. dated December 31, 2003, and recorded January 7, 2004, in Deed Book 36619, Page 265, of the records of the Clerk of Superior Court of Gwinnett County, Georgia; then as signed to The Rank of New signed to The Bank of New York Mellon Trust Company, National Association, f/k/a The Bank of New York Trust Company, N.A., as successor to JPMorgan Chase Bank, N.A., as indenture trustee for RFMSII Home Equity Loan Trust 2004-HS1 by instrument recorded at Deed Book 51778, Page 901, aforesaid records; then assigned to Ocwen Loan Servicing, LLC by instru-ment recorded at Deed Book The trecorded at Deed Book 52856, Page 90, aforesaid records; then assigned to Bucks Financial, LLC by instrument recorded at Deed Book 52856, Page 92, aforesaid records: then assigned to The Cadle Company II, Inc. ("Grantee") by instrument recorded at Deed Book 53728, Page 704, aforesaid records, originally having been given to secure a promissory note or line of credit in the principal amount of \$19,800.00, the undersigned will sell at pub-Ad Run 06/08/2022, lic outcry to the highest bidfor cash before the der for cash before the Courthouse door at Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in JULY 2022 (July 5, 2022), the following property (the "Property") described and conveyed in the Security Deed: All that tract or parcel of land lying and being in Land Lot 103, 5th District, Gwinnett County, 06/22/2022 District, Gwinnett County, Georgia, beinnett County, Georgia, beinnett County, B., Graystone Subdivision, Phase One, Unit Two, ac-cording to plat recorded at Plat Book 1, Page 37, Gwin-nett County Records, which

> County, Georgia. The debt secured by the Security Deed has matured and is due and payable in full by reason of default under the terms and provisions of the Security Deed and the terms of the promissory note and agreements secured thereby. The debt remaining matured and in default, this sale will be made for the purpose of be made for the purpose of paying the indebtedness and interest thereon, together with any other indebtedness due and owing by Grantors to Grantee, all expenses of this sale, including attorney's fees, notice of intent to neys rees, notice of intent to collect attorney's fees having been given. The entity that has full authority to negoti-ate, amend, and modify all terms of the mortgage with the debtor is: The Cadle Company II, Inc., 100 North Center Street, Newton Falls, Ohio 44444, 888-462-2353. The secured creditor is not required required to negotiate, amend, or modify the terms of the mortgage instrument. Grantee will sell the Property subject to any outstanding ad valorem taxes, including taxes which are a lien but not yet due and payaule, an matters which might be disclosed by an accurate survey and inspection of the property; all assessments, liens, deeds to secure debt, encumbrances, zoning ordinances, restrictions, covenants, and matters of record senior and superior to the Security Deed. To the best of Grantee's knowledge. title to said property is vest-ed in the name of Teresa Brown and Robert Brown. The Cadle Company II, Inc., as Attorney-in-fact for Tereas Autoney-III-act for Inter-sa Brown and Robert Brown By: JONES & WALDEN LLC Tyler Henderson, Esq., attor-ney for The Cadle Company II, Inc. 699 Piedmont Av-enue, NE Atlanta, GA 30308 (404) 564-9300 Attn: Tessa Vuocanno THIS LAW EISM

plat is hereby referred to and made a part of this descrip-tion, being known as 1154 Willow Trace, according to

the present system of num-

bering houses in Gwinnett

Vuncannon THIS LAW FIRM
IS ATTEMPTING TO COLLECT A DEBT; ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PUR-950-72859

6/8.15.22.29.2022 Notice of Sale Under Power Georgia,
Gwinnett County
Under and by virtue of the
Power of Sale contained in a
Deed to Secure Debt given by Stephen L. Byrd to Impac by stephen L. Byrd to impac Lending Group, dated Jan-uary 31, 2000, and recorded in Deed Book 19986, Page 2, Gwinnett County, Georgia records, as last transferred to Deutsche Bank National to Deutsche Bank National Trust Company, as Inden-ture Trusteefor the Impac CMB Trust Series 2005-1 by Assignment recorded in Deed Book 59332, Page 841, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of original principal amount of \$145,800.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in July, 2022, to wit: July 5, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 3 of the 6th District of Gwinnett County, Georgia, being Lot 30, Block "C", Laurel Falls Subdivision, Unit 2, as per plat recorded in Plat Book 44, Page 106, Gwinnett County, Georgia records, which plat is incorporated herein by this reference and made a part of this ence and made a part of this description; being improved property known as 3901 Laurel Tree Court, according to the present system of to the present system of numbering houses in Gwinnett County, Georgia. APN#6003-149 The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. The debt remaining in de-fault, this sale will be made for the purpose of paying the same and all expenses

this sale, as provided in the

lect attorney's fees having been given). Said property is commonly known as 3901 Laurel Tree Court, Lithonia, GA 30039, together with all fixtures and personal prop erty attached to and consti erty attached to and consti-tuting a part of said proper-ty. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject property is (are): Stephen L Byrd or tenant or Said property will be sold subject to (a) any outstanding ad valorem taxes (in ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, in cluding, but not limited to assessments, liens, encumbrances, zoning ordinances, easements, restrictions covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) 0.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain pro rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation and audit of the status of the loan as provided in the pre-ceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has ful authority authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive

Salt Lake City, Utah 84119 1-888-818-6032 The forego-

ing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to

require the secured credito

to negotiate, amend or modi-fy the terms of the Deed to Secure Debt described here.

in. This sale is conducted on behalf of the secured credi-

tor under the power of sale granted in the aforemen-tioned security instrument, specifically being Deutsche Bank National Trust Compa-

Bank National Trust Compa-ny, as Indenture Trustee for the Impac CMB Trust Series 2005-1 as attorney in fact for Stephen L. Byrd Richard B. Maner, P.C. 180 Interstate N. Parkway, Suite 200 At-lanta, GA 30339 404,252,6385 THIS LAW

FORECLOSURE

law, including attorney's fees (notice of intent to col-

404.252.6385 IHIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, FC21-099 960.7201 950-72901

6/8,15,22,29,2022 NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY.

GEORGIA
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PURPOSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Se Chol Chang to JPMorgan Chase Bank, N.A., dated September 18, 2007, and recorded in Deed Book 48316, Page 886, Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust National Association. Trust National Association as Trustee of the Chalet Series IV Trust by assignment recorded in Deed Book recorded in Deed Book 58509, Page 869 in the Of-fice of the Clerk of Superior of Gwinnett County the after-described property to secure a Note in the origito secure a Note in the original principal amount of two hundred thirty-five thousand and 00/100 (\$235,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the outched and the sold and the so fore the courthouse door of fore the cournouse goof of Gwinnett County, Georgia, within the legal hours of sale on Tuesday, July 5, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 165, OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGE GWINNETT COUNTY, GEOR-GIA, BEING LOT 58, BLOCK A, BERKSHIRE AT SUGAR-LOAF SUBDIVISION, PHASE II, AS PER PLAT RECORDED IN PLAT BOOK 91, PAGE 252, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IN INCORPO-RATED HEREIN BY REFER-ENCE AND MADE A PART RAIED HEREIN BY REFER-ENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 2984 ASTERIA POINTE ACCORDING TO

THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEOR-GIA. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebted-ness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the this sale, as provided in Se curity Deed and by law, including attorney's fees (no-tice of intent to collect attor-ney's fees having been jooney's fees having been giv-en). Your mortgage servicer can be contacted at 800-603-0836 - Loss Mitigation Dept., or by writing to SN Servicing Corporation (Servicer), 323 Fifth Street, Eure-ka, CA 95501, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and in spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Se Chol Chang or tenant

(s); and said property is more commonly known as 2984 Asteria Pointe, Duluth, GA 30097 A/K/A 2984 Aster-ia Pointe, Duluth, GA 30096. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the firmation and audit of the status of the loan with the Holder of the security deed.
U.S. Bank Trust National Association, as Trustee of the Chalet Series IV Trust as Attorney in Fact for Se Chol Chang. Quinn Legal, P.A. 19321 US Hwy 19 N, Suite